

Form 408

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Michael L Spano Jr.  
Laurel R Spano  
Debtor(s)

Bankruptcy Case No.: 18-70235-JAD

Chapter: 13  
Docket No.: 73 - 72

ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this The 27th of June, 2023, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 8/21/23. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on 8/30/23 at 11:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473 at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court may determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the Moving Party shall thereafter advise all affected parties. If a default order has not been signed, the parties will be required to appear in Court at the hearing on the above date and time.

4. A maximum of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy immediately.
5. If applicable, Debtor(s) SHALL FILE a Certification Of Discharge Eligibility, pursuant to 11 U.S.C. Section 1328, on or before 8/21/23.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

\* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,

In re:  
Michael L Spano, Jr.  
Laurel R Spano  
Debtors

Case No. 18-70235-JAD  
Chapter 13

District/off: 0315-7  
Date Rcvd: Jun 27, 2023

User: auto  
Form ID: 408

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Spano, Jr., Laurel R Spano, 425 Main Street, Rockwood, PA 15557-1024
14802433	+ ARS National Services, Inc., P.O. Box 1259, Oaks, PA 19456-1259
14802444	+ Foundation Radiology Group, P.O. Box 1198, Somerset, PA 15501-0336
14802445	+ Keystone Credit Services, P.O. Box 218, Leola, PA 17540-0218
14802448	+ Landmark Financial Services, Richalnd Square, 1397 Eisenhower Blvd. Ste 100, Johnstown, PA 15904-3267
14802451	+ Michael F. Ratchford, Esquire, Ratchford Law Group, P.C., 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062
14802453	+ Montgomery Lynch & Associates, Inc., P.O. Box 22720, Beachwood, OH 44122-0720
14802454	+ National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
14802457	+ PNC Bank, P.O. Box 1820, Miamisburg, OH 45343
14802455	+ Par Bis Nlcl, 7870 Carmago Road, Cincinnati, OH 45243-2652
14802459	+ Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088
14802460	+ Somerset Hospital, Cashier, 225 South Center Avenue, Somerset, PA 15501-2033
14802463	+ Somerset Orthopedics, 126 E Church Street, # 2100, Somerset, PA 15501-2271
14802464	+ Somerset Orthopedics, Inc., 329 Pleasant Avenue, Somerset, PA 15501-2262
14802465	+ Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
14802466	+ US Career Institute, 2001 Lowe Street, Fort Collins, CO 80525-5751

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2023 01:07:16	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14802432	Email/Text: ebn@americollect.com	Jun 28 2023 00:53:00	Americollect Inc, Po Box 1566, Manitowoc, WI 54221
14858659	+ Email/Text: documentfiling@lciinc.com	Jun 28 2023 00:51:00	Antero Capital, LLC, PO BOX 1931, Burlingame CA 94011-1931
14802434	Email/Text: caineweiner@ebn.phinsolutions.com	Jun 28 2023 00:52:00	Caine Weiner, Po Box 5010, Woodland Hills, CA 91365
14816736	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:19:11	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14802435	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:19:26	Capital One, N.A., P.O. Box 71087, Charlotte, NC 28272-1087
14802436	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 28 2023 00:51:00	Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5948
14829309	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 28 2023 00:51:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14802439	+ Email/Text: bankruptcy@firstenergycorp.com		

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14802440	+ Email/Text: convergent@ebn.phinsolutions.com	Jun 28 2023 00:53:00	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14802441	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 28 2023 00:53:00	Convergent, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
14802442	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 28 2023 00:53:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
14854911	Email/Text: G06041@att.com	Jun 28 2023 00:53:00	Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14802437	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 28 2023 01:19:28	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14802438	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 28 2023 01:29:53	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14802449	Email/Text: LibertySOP@cscglobal.com	Jun 28 2023 00:52:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14860480	Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2023 01:06:55	Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116
14802450	Email/Text: camanagement@mtb.com	Jun 28 2023 00:52:00	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14858963	+ Email/Text: camanagement@mtb.com	Jun 28 2023 00:52:00	M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14802452	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
14819920	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14802453	Email/Text: cory@montgomerylynch.com	Jun 28 2023 00:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14803271	+ Email/PDF: rmscedi@recoverycorp.com	Jun 28 2023 01:19:19	Montgomery Lynch & Associates, Inc., P.O. Box 22720, Beachwood, OH 44122-0720
14861636	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 28 2023 00:52:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14802456	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 28 2023 00:52:00	Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1 Ste. 1-511, Holmdel, NJ 07733-1976
14802458	Email/Text: bankruptcy@sequium.com	Jun 28 2023 00:52:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
14802467	Email/Text: bankruptcy@uscbcorporation.com	Jun 28 2023 00:51:00	Sequium Asset Solution, 1130 Northchase Pkwy, St. Marietta, GA 30067
14853399	Email/PDF: ebn_ais@aisinfo.com	Jun 28 2023 01:19:26	USCB Corporation, P.O. Box 75, Archbald, PA 18403
14802468	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 28 2023 00:51:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14802469	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 28 2023 00:51:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
			Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-7

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cr	*	THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
cr	#+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14802443	#+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14802447	#+	Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218
14802446	*	Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218
14802461	##	Somerset Med Services, 4309 Glades Pike, Suite 200, Somerset, PA 15501-1153
14802462	##+	Somerset Medical Central Medical, 223 S. Pleasant Avenue, Suite 301, Somerset, PA 15501-2188

TOTAL: 1 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14 bnicholas@kmllawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Laurel R Spano thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Michael L Spano Jr. thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com

TOTAL: 5